



# EmblemHealth<sup>®</sup>

## Voluntary Supplemental Benefits



UNDERWRITTEN AND  
ADMINISTERED BY  
**TRANSAMERICA<sup>®</sup>**  
Transamerica Financial Life Insurance Company



## Voluntary Supplemental Benefits

GUARANTEED  
ACCEPTANCE  
INTEREST SENSITIVE  
PERMANENT<sup>10</sup> WHOLE  
LIFE INSURANCE WITH  
“LIVING BENEFITS”

## Guaranteed Acceptance Interest Sensitive Whole Life Insurance

The Guaranteed Acceptance Interest Sensitive Whole Life Insurance Policy<sup>1</sup> provides “Living Benefits” for Chronic Condition, Critical Care, Terminal Illness, Total Disability Premium Waiver, and Children’s Insurance in a single, competitive Guaranteed Acceptance policy as follows:

- **Guaranteed Acceptance** - Guaranteed Acceptance, competitive cost, income tax-free, death benefits up to **\$150,000** for members who are actively at work and **\$50,000** for spouses and **\$25,000** for children.<sup>2,3</sup>
- **Guaranteed Tax-Deferred Growth** - Tax-deferred cash values credited at a guaranteed minimum interest rate of **4.00%**.<sup>4</sup>
- **Guaranteed Coverage to Age 100** - Coverage continues to age 100 without periodic evidence of insurability.
- **Chronic Condition Benefit** - Allows members, who qualify, to withdraw **4%** of the death benefit for up to **25** months, which can be used to help offset unexpected expenses that may arise, such as a stay in the hospital or long term care facility, based on their inability to perform two activities of daily living or due to severe cognitive impairment for a period of 90 days and under the continued care of a medical professional (benefits paid retroactive to the first day). (Example: **\$150,000** of life insurance would provide **\$6,000** per month for **25** months of Chronic Condition benefits.)<sup>5</sup>
- **Critical Care Benefit** - With lump sum cash payments of up to **25%** of the death benefit (or **\$100,000**, whichever is less) upon diagnosis of heart attack, life threatening cancer, major organ transplant, renal failure, or stroke. (Example: **\$150,000** of life insurance would provide **\$37,500** of Critical Care benefits.)<sup>5</sup>

## Q&A

**Can members apply for higher amounts of coverage and cash accumulation values?**

*Members who are interested in higher coverage (up to \$500,000 for members; \$100,000 for spouses) and corresponding tax-deferred cash accumulation, Chronic Condition, Critical Care, and Terminal Illness benefits for themselves, or coverage for their spouses, domestic partners, or children, or who have questions, can call a toll-free service hotline and a dedicated Benefit Specialist will assist them.*

**What happens to my benefits if I retire or change occupations?**

*Nothing Changes! Individual ownership provides for continuation of coverage after change of occupation or retirement.*

EmblemHealth is the brand name used for products and services provided by the EmblemHealth family of subsidiary companies including ConnectiCare Insurance Co., Inc. and its affiliates.

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# GUARANTEED ACCEPTANCE INTEREST SENSITIVE PERMANENT<sup>10</sup> WHOLE LIFE INSURANCE WITH “LIVING BENEFITS”

- **Total Disability Waiver of Premium Benefit** - Available to age 55 with coverage to age 60, waiver of premium if a member is totally disabled for 6 months or more. Disability waiver claims beginning before age 60 will continue to be paid until the member returns to work. As a result, Life Insurance Face Amount, Chronic Condition, Critical Care, Terminal Illness, and Children's insurance benefits remain in effect and cash accumulation values continue to increase.<sup>6</sup>
- **Terminal Illness Benefit** - Allows the withdrawal of up to **75%** of the death benefits for a terminal illness with a maximum of **\$150,000**. (Example: **\$150,000** of life insurance would provide **\$112,500** of Terminal Illness benefits.)<sup>5</sup>
- **Portability** - Individual plan ownership provides for continuation of coverage after change of occupation or retirement.
- **Guaranteed Paid-Up Insurance Options** - Option to continue Life, Chronic Condition, Critical Care, and Terminal Illness benefits and increasing cash values with no further premiums.<sup>7</sup>
- **Guaranteed Face Amounts** - Coverage is guaranteed not to decrease.
- **Guaranteed Premiums** - Premiums are guaranteed not to increase.
- **Guaranteed Cash Values** - Cash values accumulate on a guaranteed basis.



## Plan for your future.

*There is no guess work or surprises with this policy as your death benefit will not decrease, your premiums will never increase, and cash value will accumulate over time.*

## Help make sure your family is financially secure today and tomorrow.

*Provide financial protection for your family in the event of death, that can be used for final expenses, for college tuition, for living expenses or as an inheritance for beneficiaries.*



# GUARANTEED ACCEPTANCE INTEREST SENSITIVE PERMANENT<sup>10</sup> WHOLE LIFE INSURANCE WITH “LIVING BENEFITS”

- **Guaranteed Future Increase Option** - Provides members with the ability to increase coverage on a Guaranteed Acceptance basis each year for **10** years beginning with the first anniversary date. Members who are age 65 or younger, and not disabled or on claim under any waiver rider, can opt for increases in coverage which can be obtained by a premium of **\$1-\$5** weekly. The Living Benefits for Chronic Condition, Critical Care, and Terminal Illness are increased proportionately when the Guaranteed Future Increase option is activated.<sup>8</sup> Total face amount of all increases plus the initial face amount purchased cannot exceed the Guaranteed Acceptance Maximum of **\$150,000**.<sup>9</sup>
- **Convenient Premium Payment** - Premiums paid through convenient payroll deduction or bank draft.

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## **Limitations and Exclusions**

*If a covered employee withdraws the cash value, tax consequences and/or surrender charges may apply. Individuals currently on disability or on premium waiver are not eligible for coverage. During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.*

### **Accelerated Death Benefit for Chronic Condition Rider**

*We will not pay for rider benefits for care that is received or loss incurred as a result of:*

- *an intentionally self-inflicted injury or attempted suicide.*
- *war or any act of war, declared or undeclared, or service in the armed forces of any country.*
- *the insured's alcohol, drug addiction, except if the drug addiction is for a drug prescribed by a physician in the course of treatment for an injury or sickness.*
- *the insured's participation in a felony; riot or insurrection.*

### **Accelerated Death Benefit for Critical Care Condition Rider**

*We will not pay for conditions diagnosed prior to the effective date of the rider.*

*Cancer* requires histological evidence of malignancy and does not cover skin cancer other than malignant melanomas, all tumors that are histologically described as pre-malignant or are only showing early malignant change, cancer in-situ, and papillary cancer of the bladder.

*Heart Attack* must be based on new EKG changes consistent with injury, elevation of cardiac enzymes, and confirmatory imaging studies such as thallium scans, MUGA scans, or stress echocardiograms.

*Major Organ Transplant Surgery* is limited to heart, lung, liver or bone marrow transplants.

*Renal Failure* is limited to end stage renal failure resulting in chronic and irreversible failure of both kidneys to function requiring renal dialysis.

*Stroke* requires evidence of permanent neurological damage and does not cover Transient Ischemic Attacks (TIAs) or attacks of Vertebrobasilar Ischemia.

### **Accelerated Death Benefit for Terminal Illness Rider**

*We will not pay for conditions diagnosed prior to the effective date of the rider.*

### **Waiver of Premium Benefit Rider**

*We will not waive premiums if the employee's total disability results from: attempted suicide or intentionally self-inflicted injury, while sane or insane; commission of or attempting to commit a felony or engaging in illegal occupation; participation in a riot or insurrections; voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction; voluntarily taking, absorbing or inhaling a poison, gas or fumes; an accident that occurs while the employee was driving a motor vehicle while intoxicated or under the influence of any narcotic not taken in accordance with a physician's advice and written instruction (intoxicated or "being under the influence" means according to the laws of the jurisdiction in which the accident occurs); travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip; war or any act of war, whether declared or undeclared; or service in the military or any auxiliary unit attached thereto.*

### **Termination of Insurance**

*Coverage, including all riders, ends on the earliest of the following dates: The monthly contract date following the receipt of written request for surrender; The maturity date; The date of death; The date the contract ends, lapses or becomes fully paid-up life insurance-subject to the grace period; The date a nonforfeiture option becomes effective.*

### **Portability Option**

*If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue insurance.*

# GUARANTEED ACCEPTANCE INTEREST SENSITIVE PERMANENT<sup>10</sup> WHOLE LIFE INSURANCE WITH “LIVING BENEFITS”

- <sup>1</sup> This is a brief summary of Trans\$ure<sup>SM</sup> interest sensitive whole life insurance **underwritten by Transamerica Financial Life Insurance Company, Harrison, New York. Policy Form Series FCWL01NY. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.**
- <sup>2</sup> The death benefit for life insurance is generally Federal Income Tax Free to the beneficiary (IRC.SEC101 and IRC Reg.1.101-1).
- <sup>3</sup> Spouse Guaranteed Acceptance amount limited to 50% of member's face amount.
- <sup>4</sup> The guaranteed tax-deferred interest rate on cash accumulation values is 4.00%; and face amounts, premiums, and cash values are guaranteed to age 100. Excess interest above guaranteed rate possible on accumulation account values.
- <sup>5</sup> Consult your policy for full details.
- <sup>6</sup> Remains in effect until age 60 or beyond if insured is disabled. Member coverage only. Not available on spouse and children's policies.
- <sup>7</sup> Beginning after the 15th anniversary date and age 65 on a guaranteed basis for 50% or higher, if paid-up option is chosen later.
- <sup>8</sup> Yearly increase limited to additional \$52-\$260 of annual premium and coverage thus purchased at then attained age.
- <sup>9</sup> Face amounts up to \$500,000 are available on a Simplified Issue basis with no medical examination or blood test required.
- <sup>10</sup> In using the term “permanent”, it is important to note that insurance could lapse prior to the maturity for non-payment of premiums.



GUARANTEED  
ACCEPTANCE  
FLEXIBLE PREMIUM  
UNIVERSAL LIFE  
INSURANCE WITH  
“LIVING BENEFITS”

## Voluntary Supplemental Benefits

## Guaranteed Acceptance Universal Life Insurance

The Guaranteed Acceptance Flexible Premium Universal Life Insurance Policy<sup>1</sup> provides “Living Benefits” for Chronic Condition, Critical Care, Terminal Illness, Total Disability Premium Waiver, Face Amount Increase Option, Children’s Insurance, and Unemployment Lapse Protection in a single, competitive Guaranteed Acceptance policy as follows:

- **Guaranteed Acceptance** - Guaranteed Acceptance, competitive cost, income tax-free, death benefits up to **\$150,000** for members who are actively at work and **\$50,000** for spouses and **\$25,000** for children.<sup>2,3</sup>
- **Guaranteed Tax-Deferred Growth** - Tax-deferred cash accumulations credited at a guaranteed minimum interest rate of **3.00%**.<sup>4</sup>
- **Guaranteed Coverage to Age 100** - Coverage continues to age 100 without periodic evidence of insurability.
- **Chronic Condition Benefit** - Allows members, who qualify, to withdraw **4%** of the death benefit for up to **25** months, which can be used to help offset unexpected expenses that may arise, such as a stay in the hospital or long term care facility, based on their inability to perform two activities of daily living or due to severe cognitive impairment for a period of 90 days and under the continued care of a medical professional (benefits paid retroactive to the first day). (Example: **\$150,000** of life insurance would provide **\$6,000** per month for **25** months of Chronic Condition benefits.)<sup>5</sup>
- **Critical Care Benefit** - With lump sum cash payments of up to **25%** of the death benefit (or **\$100,000**, whichever is less) upon diagnosis of heart attack, life threatening cancer, major organ transplant, renal failure, or stroke. (Example: **\$150,000** of life insurance would provide **\$37,500** of Critical Care benefits.)<sup>5</sup>

## Q&A

**Can members apply for higher amounts of coverage and cash accumulation values?**

*Members who are interested in higher coverage (up to \$500,000 for members; \$100,000 for spouses) and corresponding tax-deferred cash accumulation, Chronic Condition, Critical Care, and Terminal Illness benefits for themselves, or coverage for their spouses, domestic partners, or children, or who have questions, can call a toll-free service hotline and a dedicated Benefit Specialist will assist them.*

**What happens to my benefits if I retire or change occupations?**

*Nothing Changes! Individual ownership provides for continuation of coverage after change of occupation or retirement.*

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# GUARANTEED ACCEPTANCE FLEXIBLE PREMIUM

- **Total Disability Waiver of Insurance Premium Benefit** - Available to age 55 with coverage to age 60, waiver of premium if a member is totally disabled for 6 months or more. Disability waiver claims beginning before age 60 will continue to be paid until the member returns to work. As a result, Life Insurance Face Amount, Chronic Condition, Critical Care, Terminal Illness, and Children's insurance benefits remain in effect.<sup>6</sup>
- **Terminal Illness Benefit** - Allows the partial withdrawal of up to **75%** of the death benefits for a terminal illness with a maximum of **\$100,000**. (Example: **\$150,000** of life insurance would provide **\$100,000** of Terminal Illness benefits.)<sup>5</sup>
- **Automatic Face Amount Increase Option** - Enrolled members have the ability to increase their life insurance coverage each year for five years, beginning in the second year, without medical underwriting.<sup>7</sup>
- **Unemployment Lapse Protection for Layoff and Strike Benefit** - Pays insurance cost for up to 6 months after a 60-day elimination period if a member is involuntarily laid off or on strike.
- **Portability** - Individual plan ownership provides for continuation of coverage after change of occupation or retirement.
- **Cash Value Withdrawals** - Cash Accumulations can be taken in a lump sum for emergencies or opportunities as a partial withdrawal or policy loan.<sup>8</sup>
- **Convenient Premium Payment** - Premiums paid through convenient payroll deduction or bank draft.



## Help protect the people who depend on you.

*Feel good about the well-being of your family, knowing your life insurance death benefit will help them thrive financially in the event of your death. Help safeguard their futures with benefits that can assist with final expenses and their dependent care, living expenses or college tuition.*

## Use your benefits when you need them most.

*Life is unpredictable. This policy offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against a cash value, you can pay it back when times get better.*

*If you're diagnosed with a terminal illness, you can use a portion of the policy's death benefit to make a difficult time easier.*



# UNIVERSAL LIFE INSURANCE WITH “LIVING BENEFITS”

## **Limitations and Exclusions**

If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### **Accelerated Death Benefit for Chronic Condition Rider**

We will not pay for rider benefits for care that is received or loss incurred as a result of:

- an intentionally self-inflicted injury or attempted suicide.
- war or any act of war, declared or undeclared, or service in the armed forces of any country.
- the insured's alcohol, drug addiction, except if the drug addiction is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- the insured's participation in a felony; riot or insurrection.

### **Accelerated Death Benefit for Critical Condition Rider**

We will not pay for conditions diagnosed prior to the effective date of the rider.

**Invasive Cancer** requires evidence of malignancy and does not cover skin cancer, all tumors that are described as pre-malignant or are only showing early malignant change, cancer in-situ, papillary cancer of the bladder or any malignancy associated with the diagnosis of HIV.

**Heart Attack** defined as the ischemic death of a portion of heart muscle as a result of obstruction of one or more of the coronary arteries. A positive diagnosis must be supported by the presence of three or more of the following indicators: a.) Pain, pressure, fullness, discomfort or squeezing in the center of the chest; b.) Radiating pain to shoulder(s), neck, back, arm(s) or jaw; c.) New EKG changes indicative of myocardial infarction; d.) Diagnostic increase of specific cardiac markers typical for Heart Attack; and e.) Confirmatory imaging studies.

**Major Organ Transplant Surgery** is limited to heart, lung, liver or bone marrow transplants.

**Renal Failure** is limited to end stage renal failure resulting in chronic and irreversible failure of both kidneys to function requiring renal dialysis or kidney transplant.

**Stroke** requires evidence of permanent neurological damage and does not cover Transient Ischemic Attacks (TIAs) or attacks of Vertebrobasilar Ischemia or cerebral symptoms due to reversible neurological deficit, migraine, cerebral injury resulting from trauma or hypoxia or vascular disease affecting the eye, optic nerve or vestibular functions.

### **Accelerated Death Benefit for Terminal Condition Rider**

We will not pay for any conditions diagnosed prior to the effective date of the rider.

### **Automatic Face Amount Increase Rider**

This rider will automatically increase the face amount of the policy based on the scheduled increase of monthly premium payments.

The rider will terminate on the earliest of:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the policy owner requests termination;
- The date after the final option date listed in the contract;
- The anniversary date on or after the insured reaches age 70;
- The date the insured refuses an automatic increase;
- The date the insured requests an increase or decrease in the contract face amount;
- The date the insured receives benefits under any accelerated death benefit rider;
- Or the date a nonforfeiture option, if any, becomes effective.

### **Waiver of Monthly Deductions for Total Disability Rider**

We will not waive deductions if the employee's total disability results from:

- Attempted suicide or intentionally self-inflicted injury;
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- Becoming a member of any auxiliary or civilian non-combatant unit serving with the military, naval or air forces of any country at war, declared or undeclared;
- Becoming a member of the military, naval or air forces of any country at war, declared or undeclared;
- Any disability commencing within five years from the date of issue of this rider as a result of an act of war or any act incident thereto, whether such war be declared or undeclared, provided such act takes place while the owner is outside the United States or its territories.

Benefit payments on this rider will terminate on the earliest of:

- The date the policy owner's total disability ends.
- The date the policy owner dies.
- The date the policy owner refuses to provide proof of their continuing total disability if asked.
- The date the policy owner refuses to be examined by a physician of our choice if asked to do so.
- The date this rider or the contract terminates.

The rider will terminate on the earliest of:

- The date the contract terminates.
- The date the contract lapses, subject to the grace period.
- The date the policy owner requests termination.
- The date the policy owner dies.
- The anniversary date that coincides with or next follows the policy owner's 60th birthday.
- The date the policy owner assigns the contract to another individual.
- The date a nonforfeiture option under the contract, if any, becomes effective.

# GUARANTEED ACCEPTANCE FLEXIBLE PREMIUM UNIVERSAL LIFE INSURANCE WITH “LIVING BENEFITS”

## **Unemployment Lapse Protection Benefit Rider**

We will waive deductions for a layoff or strike as described in the rider form.

We will not permit an Unemployment Lapse Protection Benefit if the unemployment is the result of:

- Voluntary separation from employment, without good cause (as defined in Section 593 of the Labor Law);
- Retirement;
- Disability caused by accident, sickness, disease or pregnancy;
- Termination of employment as the result of willful misconduct, criminal misconduct or unlawful behavior as determined in judicial or administrative proceedings (As it pertains to this provision, willful misconduct means an intentional wrongdoing, specifically the deliberate violation of an employer's standards.);
- Normal or routine scheduled layoff or plant closing where the employee is expected to be rehired; or
- Lockouts, illegal walkouts, and industrial controversy (as defined in Section 592(1) of the Labor Law).

The rider will terminate on the earliest of:

- The date the contract terminates;
- The date the contract lapses, subject to the grace period;
- The date the policy owner requests termination;
- The date the policy owner dies;
- The anniversary date on or after the insured reaches age 60;
- The date the policy owners assigns the contract to another individual; or
- The date a nonforfeiture option, if any, becomes effective.

## **Child Term Insurance Rider**

This rider is only available during the initial enrollment. This rider will terminate on the earliest of:

- The date the contract terminates, subject to the Conversion Options of this rider;
- The date the contract lapses, subject to the grace period;
- The date the policy owner requests termination;
- The anniversary date on or after the insured child is no longer eligible as a dependent child;
- The anniversary date on or after the last insured child has reached age 26; or
- The date a nonforfeiture option, if any, becomes effective.

## **Termination of Insurance**

Insurance, including all riders, ends on the earliest of the following dates:

- The monthly contract date following the receipt of written request to terminate.
- The maturity date.
- The date the insured dies.
- The date the contract lapses or becomes fully paid-up life insurance, subject to the grace period.
- The date the insured ceases to be an eligible person, subject to the Continuation Option or Conversion Option provisions.
- The date the policy terminates, subject to the Continuation Option or Conversion Option provisions.

## **Conversion Option**

If the insured is no longer eligible for insurance as described in the eligibility requirements of the policy, the group master policy is terminated or amended to terminate a class of insureds or payroll deduction is suspended or terminated or any reason, the insured will have the option to convert the insurance to an individual life insurance policy by submitting an application to us within 31 days after or termination. The amount of insurance on the individual policy will be the same amount of insurance under this certificate.

## **Continuation Option**

If the insured loses eligibility for this insurance for any reason other than nonpayment of premiums, the employee will have the option to continue this certificate (including any riders), without evidence of insurability, by paying the premiums directly to us at our administrative office. We will bill the employee for these premiums.

## **Termination of the Group Master Policy**

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and the insurance of all remaining insureds will end, subject to the Conversion and Continuation Options.

## **Other Insurance with Us**

An individual can only have one critical illness policy or certificate with us. If a person already has critical illness insurance with us, such person is not eligible to apply for the Accelerated Death Benefit for Critical Condition Rider.

<sup>1</sup> This is a brief summary of TransElite® Universal Life Insurance underwritten by Transamerica Financial Life Insurance Company, Harrison, New York. Policy Form Series FPGUL300 and FCGUL300. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

<sup>2</sup> The death benefit for life insurance is generally Federal Income Tax Free to the beneficiary (IRC. SEC101 and IRC Reg.1.101-1).

<sup>3</sup> Face amounts up to \$500,000 for member are available on a Simplified Issue basis with no medical examination or blood test required. Coverage is not to exceed five times annual salary.

<sup>4</sup> The guaranteed tax-deferred interest rate is 3.00%, cash accumulation values credited at a guaranteed, tax-deferred interest rate of 3.00% after current expense and mortality charges and face amounts can be programmed to continue to age 100.

<sup>5</sup> Consult your policy for full details.

<sup>6</sup> Remains in effect until age 60 or beyond if insured is disabled. Member coverage only. Not available on spouse and children's policies.

<sup>7</sup> Yearly increase limited to additional \$52-\$104 of annual premium and coverage thus purchased at then attained age.

<sup>8</sup> Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.



# EmblemHealth<sup>®</sup>



GUARANTEED  
ACCEPTANCE  
10 YEAR GUARANTEED  
RENEWABLE TERM  
LIFE INSURANCE WITH  
“LIVING BENEFITS”

Voluntary Supplemental Benefits

## 10 Year Guaranteed Renewable Term Life Insurance

The 10 Year Guaranteed Renewable Term Life Insurance Policy<sup>1</sup> provides “Living Benefits” for Chronic Condition, Critical Care, Terminal Illness, Total Disability Premium Waiver, and Children’s Insurance in a single, competitive Guaranteed Acceptance policy as follows:

- **Guaranteed Acceptance** - Guaranteed Acceptance, competitive cost, income tax-free death benefits up to **\$150,000** for members who are actively at work, and **\$50,000** for spouses and **\$10,000** for children.<sup>2,3,4</sup>
- **Guaranteed Renewable Coverage to Age 100** - Coverage can be renewed every 10 years at the member’s attained age.
- **Chronic Condition Benefit** - Allows members, who qualify, to withdraw **4%** of the death benefit for up to **25** months, which can be used to help offset unexpected expenses that may arise, such as a stay in the hospital or long term care facility, based on their inability to perform two activities of daily living or due to severe cognitive impairment for a period of 90 days and under the continued care of a medical professional (benefits paid retroactive to the first day). (Example: **\$150,000** of life insurance would provide **\$6,000** per month for **25** months of Chronic Condition benefits.)<sup>5</sup>
- **Critical Care Benefit** - With lump sum cash payments of up to **25%** of the death benefit (or **\$100,000**, whichever is less) upon diagnosis of heart attack, life threatening cancer, major organ transplant, renal failure, or stroke. (Example: **\$150,000** of life insurance would provide **\$37,500** of Critical Care benefits.)<sup>5</sup>
- **Total Disability Waiver of Premium Benefit** - Available to age 60 with coverage to age 65, waiver of premium if a member is totally disabled for 6 months or more. Disability waiver claims beginning before age 65 will continue to be paid until total disability ends.<sup>6</sup> As a result, Life Insurance Face Amount, Chronic Condition, Critical Care, Terminal Illness, and Children’s insurance benefits remain in effect.<sup>7</sup>

## Q&A

**Can members apply for higher amounts of coverage and cash accumulation values?**

*Members who are interested in higher coverage (up to \$500,000) for themselves, or coverage for their spouses, domestic partners, or children, or who have questions, can call a toll-free service hotline and a dedicated Benefits Specialist will assist them.*

**When do the benefits take effect?**

*The 10 Year Guaranteed Renewable Term Life Insurance policy will become effective on the first day of the month following the date of receipt of the first full premium payment.*

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# GUARANTEED ACCEPTANCE 10 YEAR GUARANTEED RENEWABLE TERM LIFE INSURANCE WITH “LIVING BENEFITS”

- **Terminal Illness Benefit** - Allows the withdrawal of up to **50%** of the death benefits for a terminal illness within 12 months of diagnosis with a maximum of **\$100,000**. (Example: **\$150,000** of life insurance would provide **\$75,000** of Terminal Illness benefits.)<sup>5</sup>
- **Portability** - Individual plan ownership provides for continuation of coverage after change of occupation or retirement.
- **Guaranteed Face Amounts** - Coverage is guaranteed not to decrease.
- **Convenient Premium Payment** - Premiums paid through convenient payroll deduction or bank draft.

## Limitations and Exclusions

We will not pay benefits if an insured person dies by suicide, while sane or insane, within the first two years of insurance. If this occurs, we will refund the premiums paid minus any benefits that have been paid under any accelerated benefit rider.

### Accelerated Death Benefit for Chronic Condition Rider

We will not pay for rider benefits for care that is received or loss incurred as a result of:

- an intentionally self-inflicted injury or attempted suicide.
- war or any act of war, declared or undeclared, or service in the armed forces of any country.
- the insured's alcohol, drug addiction, except if the drug addiction is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- the insured's participation in a felony; riot or insurrection.

### Accelerated Death Benefit for Critical Care Condition Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

**Cancer** requires histological evidence of malignancy and does not cover skin cancer other than malignant melanomas, all tumors that are histologically described as pre-malignant or are only showing early malignant change, cancer in-situ, and papillary cancer of the bladder.

**Heart Attack** must be based on new EKG changes consistent with injury, elevation of cardiac enzymes, and confirmatory imaging studies such as thallium scans, MUGA scans, or stress echocardiograms.

**Major Organ Transplant Surgery** is limited to heart, lung, liver or bone marrow transplants.

**Renal Failure** is limited to end stage renal failure resulting in chronic and irreversible failure of both kidneys to function requiring renal dialysis.

**Stroke** requires evidence of permanent neurological damage and does not cover Transient Ischemic Attacks (TIAs) or attacks of Vertebrobasilar Ischemia.

### Accelerated Death Benefit for Terminal Illness Rider

We will not pay for conditions diagnosed prior to the effective date of the rider.

### Waiver of Premium Rider

We will not waive premiums if the owner's total disability results from any of the following: The owner's attempted suicide or intentionally self-inflicted injury.

The owner's travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip. The owner's becoming a member of any auxiliary or civilian non-combatant unit serving with the military, naval or air forces of any country at war, declared or undeclared. The owner's becoming a member of the military, naval or air forces of any country at war, declared or undeclared. Any disability commencing within five years from the date of issue of this rider as a result of an act of war or any act incident thereto, whether such war be declared or undeclared, provided such act takes place while the owner is outside the United States or its territories.

### Termination of Insurance

Employee insurance will terminate on the earliest of: The date the employee sends us a written notice to cancel insurance; The certificate anniversary date following the employee's 100th birthday; The date the employee dies; The date the certificate lapses; The date the group master policy terminates.

Dependent insurance will terminate on the earliest of: The date the employee's insurance terminates; The date the dependent no longer meets the definition of dependent; The date the group master policy is modified so as to exclude dependent insurance; The date the employee sends us a written notice to cancel dependent insurance.

### Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us. We will bill the employee directly once we receive notification to continue insurance.

### Conversion Option

An insured person can convert his or her insurance to permanent life insurance on a policy form that we then issue, without any optional riders, in an amount not to exceed the amount of insurance terminating under the policy. The premium will be based on the insured person's age and class of risk at the time of conversion. We must receive a completed conversion application and any required premium within 31 days of termination. If the insured person dies within the 31-day conversion period, benefits will be paid as if insurance had continued, regardless of whether conversion was applied for.

<sup>1</sup> This is a brief summary of Trans Select® group term life insurance underwritten by Transamerica Financial Life Insurance Company, Harrison, New York. Policy Form Series FPVTL200 and FCVTL200. Forms and numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

<sup>2</sup> The death benefit for life insurance is generally Federal Income Tax Free to the beneficiary (IRC.SEC101 and IRC Reg.1.101-1).

<sup>3</sup> Spouse Guaranteed Acceptance amount limited to 50% of member's face amount or \$50,000, whichever is less.

<sup>4</sup> Face amounts up to \$500,000 for member are available on a Simplified Issue basis with no medical examination or blood test required. Coverage is not to exceed five times annual salary.

<sup>5</sup> Consult your policy for full details.

<sup>6</sup> Waiver will continue until total disability ends, the owner dies or refuses to be examined by a physician of our choice if asked to do so, the term life insurance ends, or the owner's 65th birthday, whichever is earliest. This rider terminates when the owner reaches age 65.

<sup>7</sup> Remains in effect until age 65 or beyond if insured is disabled.



# EmblemHealth®



Voluntary Supplemental Benefits

## GUARANTEED ACCEPTANCE DISABILITY INCOME INSURANCE

## Guaranteed Acceptance Disability Income Insurance

The **Guaranteed Acceptance Disability Income Insurance Policy<sup>1</sup>** provides monthly cash benefits for on and off-the-job disabilities:

- Guaranteed Acceptance monthly income benefits of up to **\$3,000**, when a member becomes totally disabled as a result of an accident or illness (up to **\$5,000** monthly income available on a simplified acceptance basis).<sup>2</sup>
- Pre-existing conditions may be covered after only 12 months.<sup>3</sup>
- Members are eligible for monthly benefits after only 14 continuous days of total disability.<sup>4</sup>
- Monthly benefits continue for up to 24 months.
- Pregnancy is treated the same as any other disability.
- Coverage for on-the-job accidents and illnesses, as well as off-the-job.<sup>5</sup>
- Waiver of Premium Provision will waive premiums once an insured member has been totally disabled for 90 days or has met the elimination period, whichever is later.<sup>6</sup>
- Convenient, payroll deduction of premiums.
- **50% Partial Disability Benefits** for 6 months when a member returns to work on a limited basis following a total disability, assuming the partial disability is due to the same reason as the total disability.<sup>7</sup>
- **Accelerated Disability Benefits for Terminal Illness** advances up to 12 months of monthly disability benefits if a member is diagnosed by a physician, on or after the effective date, as having a terminal illness.<sup>7</sup>
- Coverage for mental conditions.<sup>4</sup>

### Q&A

**Why does someone need Disability Insurance?**

*Most people hear the word “disability” and assume this form of insurance only applies to very serious injuries and illnesses — yet many common injuries (like fractures) or conditions like back, hip, or knee problems can result in your not being able to do your job and earn a paycheck.*

**How long will the benefits last?**

*Once the insured has satisfied the waiting period, the benefits will continue for as long as they are disabled, up to the maximum period of 24 months.*

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# GUARANTEED ACCEPTANCE DISABILITY INCOME INSURANCE

## **Limitations and Exclusions**

### **Exclusions**

The policy does not pay benefits for any loss, fatal or non-fatal, which results from:

- attempted suicide or an intentionally self-inflicted injury while sane;
- war or any act of war, whether declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country or any auxiliary units of same;
- commission of or attempt to commit a felony or engagement in an illegal occupation; or the insured's participation in a riot or insurrection;
- aviation, except as a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline;
- accident or sickness for which benefits are actually paid by any state or federal workers' compensation, employer's liability or occupational disease law.
- being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

### **Pre-Existing Condition**

Benefits will not be paid for disability or loss that starts within 12 months of the effective date if disability is caused by a Pre-Existing condition.

"Pre-Existing condition" means a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 12-month period preceding the effective date of this policy or the existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within a 12-month period preceding the effective date of this policy;

### **Termination of Insurance**

The insured's insurance coverage will end on the earliest of these dates:

- the end of the last period for which the premium has been paid, subject to the grace period;
- the date the insured terminates the policy;
- the policy anniversary following the insured's 65th birthday; or
- the date of his or her death.

### **Other Insurance with Us**

An individual can only have one disability income policy or certificate with us. If a person already has disability income insurance with us, such person is not eligible to apply for this insurance.

<sup>1</sup> This is a brief summary of TransDI® Plus short-term disability income insurance underwritten by Transamerica Financial Life Insurance Company, Harrison, New York. Policy Form Series FPDI100. Limitations and exclusions apply. Refer to the policy and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

<sup>2</sup> Monthly benefit cannot exceed 50% of monthly compensation.

<sup>3</sup> Pre-existing condition means the existence of symptoms which would ordinarily cause a prudent person to seek care or treatment within a 12-month period preceding the effective date of your coverage, or condition for which medical advice or treatment was recommended or received by a physician within a 12-month period preceding the effective date of your coverage. Payment will be made for a loss due to a pre-existing condition if the loss is incurred or disability commences later than 12 months from the effective date.

<sup>4</sup> Consult your policy for details.

<sup>5</sup> For on-the-job injury or illness, tax-free benefits cannot be less than 40% of full benefit purchased.

<sup>6</sup> Premiums must continue to be paid until the waiver begins.

<sup>7</sup> Consult your policy for details if workers' compensation benefits are paid.



# EmblemHealth®



## Voluntary Supplemental Benefits

GUARANTEED  
ACCEPTANCE  
ACCIDENT INSURANCE  
WITH 24-HOUR ON &  
OFF-THE-JOB COVERAGE  
AND WELLNESS BENEFITS

## Accident Insurance with Wellness Benefits

The Accident Insurance<sup>1,2</sup> provides cash benefits for on and off-the-job Accidents, Annual Cash Back for Wellness Screenings, plus School and Training benefits:

### Benefit

#### Wellness Benefit

- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 125 (blood test for ovarian cancer)
- CA 15-3 (blood test for breast cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- Fasting blood glucose test
- Flexible sigmoidoscopy

#### Accident Emergency Treatment

#### Accident Follow-Up Treatment

#### Initial Accident Hospitalization

### Coverage Amount

\$150 per calendar year after policy has been in force for 30 days for the following:

- Hemocult stool analysis
- Mammography
- Pap test
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL level
- Serum Protein Electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography

\$150 for treatment by a physician and X-rays received in a hospital or physician's office received within 96 hours of the accident

\$80 for follow-up treatment visits

\$1,800 benefit is payable once for the first hospital admission due to an accident

## Q&A

### How do I get paid?

*Payments will be paid directly to you, not to the doctors, hospitals or other health care providers. You can use your payment as you see fit. Use it to help cover your medical insurance deductibles, copays, household bills and more.*

### What happens to my benefits if I retire or change occupations?

*Nothing Changes! Individual ownership provides for continuation of coverage after change of occupation or retirement.*

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# GUARANTEED ACCEPTANCE ACCIDENT INSURANCE WITH

<b>Benefit</b>	<b>Coverage Amount</b>	
Accident Hospital Confinement	\$240 per day up to 365 days per covered accident	
Intensive Care Unit Confinement	\$480 per day for up to 15 days per covered accident	
Major Diagnostic Exams	\$240 for one CT Scan, MRI, or EEG	
Physical Therapy	\$80 per treatment for one treatment per day, up to a maximum of 10 treatments per covered accident	
Appliances	\$120 once per covered accident	
Prosthesis	\$450 for one prosthetic device; \$900 for two or more prosthetic devices	
Blood/Plasma/Platelets	\$240 once per covered accident	
Ambulance	\$360 for ambulance transportation; \$1,800 for air ambulance transportation	
Transportation	\$360 per round trip, up to two round trips per accident	
Family Lodging	\$90 per night, limited to one motel/hotel room per night, up to 30 days per covered accident	
<b>Accidental Death</b>	<i>Common Carrier Accident</i>	<i>Other Accident</i>
Insured	\$150,000	\$50,000
Spouse	\$150,000	\$50,000
Child	\$75,000	\$25,000
<b>Additional Accidental Death</b>		
Child Education Benefit <sup>3</sup>	\$4,000 per child	
Survivor Career Enrichment Benefit <sup>4</sup>	\$4,000	
Day Care Benefit <sup>5</sup>	\$1,500 per child	
Accidental Dismemberment	\$2,500 - \$50,000	
Accidental Loss of Use of Limb	\$10,000 - \$50,000 for loss occurring within 90 days of the accident	
Second-Degree Burns	\$360 - \$900 for burns treated by a physician within 96 hours of the accident	
Third-Degree Burns	\$900 - \$7,200 for burns treated by a physician within 96 hours of the accident	
Lacerations	\$24 - \$360	
Eye Injury	\$42 - \$240	
Emergency Dental Work	\$48 - \$180	
Brain Concussion	\$120	
Tendons, Ligaments, Rotator Cuffs	\$120 - \$600 for detached, torn, ruptured, or severed tendons/ligaments/rotator cuffs, surgically repaired within 1 year of the accident	
Ruptured Discs and/or Torn Cartilage	\$120 - \$600 for surgical repairs within 1 year of the accident	
Major Surgery	\$900 for open abdominal, cranial or thoracic surgery within 1 year of the accident	

# 24-HOUR ON & OFF-THE-JOB COVERAGE AND WELLNESS BENEFITS



## If I have a good medical plan, why do I need accident insurance?

Even quality medical plans can leave you with extra expenses to pay. Costs like plan deductibles, copays for doctor and emergency room care, testing and supplies, or extra costs for out-of-network care to name a few.

### **Limitations and Exclusions**

Insurance coverage on the employee will end on the earliest of: the date of his or her death; the last date for which premium payment has been made, subject to the grace period; or the date he or she sends us a written notice to cancel coverage.

We will not pay benefits for losses caused by or as a result of an insured person: Alcoholism or drug addiction; Descending from an airplane, except as a fare paying passenger on a scheduled or charter flight operated by a scheduled airline; War, or any act of war, whether declared or undeclared; Intoxicants and Narcotics: We are not liable for any loss sustained or contracted in the consequence of an insured person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician; Participating in a felony, riot or insurrection; Commission of or attempt to commit a felony or to which the contributing cause was the insured's being engaged in an illegal occupation; Intentionally self-inflicting bodily injury or attempting suicide; Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception.

### **Accidental Death and Dismemberment Rider**

We will not pay the Accidental Death and Dismemberment Benefit if the insured's death or dismemberment is caused by or results directly or indirectly from the insured's:

- Suicide or intentionally self-inflicted injury;
- Sickness, disease, physical or mental infirmity, pregnancy, or any other kind of illness, or any medical or surgical care, diagnosis, or treatment for such condition;
- Participation in a felony, riot or insurrection;
- Voluntary use of any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- War or any act of war, whether declared or undeclared;
- Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception;
- Participation in professional sports, including motor vehicle or boat racing.

### **Intoxicants and Narcotics**

We will not be liable for any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

### **Illegal Occupation**

We will not be liable for any loss to which a contributing cause was the insured person's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation.

### **Termination of Insurance**

Insurance coverage on the employee will end on the earliest of:

- The date of his or her death;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date he or she sends us a written notice to cancel coverage.

The insurance coverage on a dependent will cease on the earliest of:

- The date of the employee's death;
- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date the dependent no longer meets the definition of dependent;
- The date the employee sends us a written notice to cancel coverage on a dependent.

Subject to the Portability Option, insurance coverage on the employee will end on the earliest of:

- The date of his or her death;

# GUARANTEED ACCEPTANCE ACCIDENT INSURANCE WITH 24-HOUR ON & OFF-THE-JOB COVERAGE AND WELLNESS BENEFITS

- The last date for which premium payment has been made to us, subject to the grace period;
- The date he or she sends us a written notice to cancel coverage;
- The policy anniversary date following the employee's 65th birthday.

The insurance coverage on a dependent will cease on the earliest of:

- The date of the employee's death;
- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us, subject to the grace period;
- The date the dependent no longer meets the definition of dependent;
- The date the employee sends us a written notice to cancel coverage on a dependent.

#### **Extension of Benefits**

Whenever termination of insurance under this section occurs due to termination of employment, such termination will be without prejudice to: any hospital confinement which began while insurance was in force; or any covered treatment or service for which benefits would be provided and which began while insurance was in force; provided, however, that the insured person is and continues to be hospital confined or receiving treatment. Such Extension of Benefits will continue for up to the earlier of: 30 days; or the date on which the insured person is no longer hospitalized or receiving treatment.

#### **Other Insurance with Us**

An individual can only have one accident policy or certificate with us. An individual can only have one disability income policy, certificate, or rider with us. If a person already has accident insurance with us, such person is not eligible to apply for this insurance. If a person already has disability income insurance with us, such person is not eligible to apply for the disability income riders.

<sup>1</sup> This is a brief summary of AccidentAdvance® accident-only insurance underwritten by Transamerica Financial Life Insurance Company, Harrison, New York. Policy Form Series FPIACC00. Limitations and exclusions apply. Please refer to the policy and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

<sup>2</sup> For a Complete List of Benefits, please consult your policy.

<sup>3</sup> Benefit available within 365 days of accidental death for all children ages 17 through 21.

<sup>4</sup> Benefit available within 24 months of accidental death. Training program must be at an accredited college, university, a 2-year college, vocational, or trade school and for the purpose of obtaining an independent source of income or enriching the Survivor's ability to earn a living.

<sup>5</sup> Benefit available within 90 days of accidental death for all children ages newborn through 12.



## Voluntary Supplemental Benefits

GUARANTEED  
ACCEPTANCE  
CRITICAL ILLNESS  
INSURANCE WITH  
WELLNESS BENEFITS

## Critical Illness Insurance with Wellness Benefits

The Guaranteed Acceptance Critical Illness policy provides benefits for invasive cancer, heart attack, stroke, coronary artery disease, end-stage renal failure, and major organ transplant surgery, and also includes cash disease screening benefits<sup>1,2</sup>:

- Up to **\$30,000** of tax-free, Guaranteed Acceptance, lump sum benefit face amount payable twice for two of the following illnesses (maximum of **\$60,000** for two different illnesses): heart attack, stroke, invasive cancer, renal failure, and major organ transplant.
- No medical examinations or blood tests required to be covered.
- Coverage also is available for spouses and children.
- Up to **\$7,500** (25% of face amount) of tax-free, lump sum benefits for coronary artery disease or carcinoma in situ (localized cancer). Either of these benefits are payable once.
- **\$50** Cash Wellness Screening Benefits yearly for: mammogram, PSA prostate test, chest x-ray, colonoscopy, stress test, PAP test, glucose test, etc., for both member and covered spouse.
- **\$250** of tax-free, lump sum benefits for skin cancer.
- Pays cash lump sum benefits in addition to all other benefits, including workers' compensation.
- Provides cash benefits to cover deductibles, co-pays, and expenses not covered by Major Medical.
- Members do not have to be hospital confined to collect cash benefits.
- Individual plan is portable for continuation of coverage after change of occupation or retirement.
- Premiums are paid through convenient payroll deduction or bank draft.

## Q&A

**If I have a good medical plan, why do I need critical illness insurance?**

*Even if you have a great health care package and other supplemental health insurance, financial pitfalls are often unavoidable when faced with a life-changing serious illness.*

**What can I use my benefits for?**

*Spend the proceeds at your own discretion. For instance, you can use the benefits to pay for mortgage payments, medical treatments not covered by health insurance and to pay down credit card bills.*

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# GUARANTEED ACCEPTANCE CRITICAL ILLNESS INSURANCE WITH WELLNESS BENEFITS

## **Limitations and Exclusions**

The policy does not cover losses caused by or resulting from the following:

- a covered person being diagnosed with a specified disease during the waiting period. If covered person is diagnosed with a specified disease during the waiting period, Transamerica Financial Life Insurance Company will void the policy and refund all premiums paid.
- a covered person participating in a felony, riot or insurrection,
- a covered person intentionally causing a self-inflicted injury,
- a covered person committing or attempting to commit suicide.
- Transamerica Financial Life Insurance Company will not pay the specified disease benefit for the following:
  - pre-malignant conditions or conditions with malignant potential; or
  - Transient Ischemic Attacks.

*Transient Ischemic Attacks are not considered strokes or any other type of disease covered by the policy.*

**Time Limit on Certain Defenses:** After two years from the date of issue, only fraudulent misstatements in the application may void the policy or cause denial of claims for loss incurred or disability after such two-year period.

<sup>1</sup> CriticalAssistance Select for New York, a voluntary limited specified disease insurance policy is **underwritten by Transamerica Financial Life Insurance Company**, Home Office Harrison, New York. Policy form series TPSD01NY and TPSDC1NY. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policy holder obligations.

<sup>2</sup> Consult your policy for full details.